

United States Bankruptcy Court
Eastern District of Virginia
Richmond Division

TO:
James E. Kane
Kane & Papa, PC
1313 East Cary Street
P.O. Box 508
Richmond, VA 23218-0508

In re: Stacey Michelle Cosby

Case Number 21-33219-KLP
Chapter 7

YOU ARE ADVISED AS FOLLOWS CONCERNING PAPERS FILED BY YOU WHICH CONTAIN DEFICIENCIES:

22 – Reaffirmation Cover Sheet and Reaffirmation Agreement with Santander Consumer USA Inc. filed by James E. Kane of Kane & Papa, PC on behalf of Stacey Michelle Cosby. (Kane, James)

REAFFIRMATION [LBR 4008-1]:

- Not accompanied by "Request for Waiver to File by Flash Drive or Conventionally."* Parties represented by attorneys and governmental units and institutional entities must file via the Internet or complete and file a Request for Waiver in order to file by flash drive or conventionally. Future noncompliant filings will be forwarded to the Court for determination/appropriate action.
- Not in substantial compliance or on approved reaffirmation agreement (Official Form 2400A/B ALT) and reaffirmation agreement coversheet (Official Form 427)
- ☒ Not signed by debtor, the debtor's attorney, if any, and/or the creditor.
- Reaffirmation contains deficiencies in part(s) , if not corrected within 14 days from the date of this notice the matter will be referred to the Court for further consideration/determination and a hearing may be set.
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**A copy of the above-referenced form may be obtained from the Court's web site at www.vaeb.uscourts.gov*

Date: January 28, 2022

CLERK, UNITED STATES BANKRUPTCY COURT

By /s/ Michelle Stehle, Deputy Clerk
Direct Dial Telephone No. 804-916-2422